

GLOBAL CONFERENCE ON
BUSINESS AND FINANCE

CONFERENCE PROGRAM

*San Jose, Costa Rica
May 23-26, 2023*

The Institute for Business and Finance Research

GLOBAL

IBFR

TheIBFR.COM

Table of Contents

Letter from the Conference Chair.....	2
Conference Etiquette.....	4
The Institute for Business and Finance Research.....	5
Journals.....	6
Editorial Advisory Boards.....	8
Future Conferences.....	16
Schedule of Events.....	17
Summary of Onsite and Internet Sessions.....	18
Presentation Equipment.....	20
Paper Sessions.....	21
Non-Presenting Participants.....	34
Staff Members.....	34
Session Chairs.....	34
Awards.....	35
Index of Participants.....	36
Universities, Institutions and Firms Represented.....	38
Countries Represented.....	41

**Welcome to Costa Rica
Have a productive and fun Conference!**

**Bienvenidos a Costa Rica
Deseamos que el Congreso sea Productivo!**

Letter from the Conference Chair

On behalf of the Staff and the IBFR, I welcome you to San Jose, Costa Rica and the 35rd Global Conference on Business and Finance. We hope you have a productive conference and enjoy your time in Costa Rica. If we can be of any assistance to you during your time in Costa Rica please do not hesitate to contact us.

We all know that college professors must balance their teaching, research, and service obligations. Finding the right forum to share and obtain feedback on our research, new teaching techniques, and innovative administrative processes can be challenging. The Institute for Business and Finance Research was created to facilitate your work by providing an environment conducive to knowledge and experience sharing. We encourage the academic community to come and share their work at our conferences and in our journals. We welcome articles which are of interest to scholars and practitioners in all fields of business, economics and related fields.

The 2023 Costa Rica GCBF represents a long-term commitment to bring individuals from around the world together to share their ideas and promote research on business and finance. The response to the conference has been outstanding. We wish to thank you for selecting the GCBF as your research outlet. We also wish to thank the many people that have contributed to making the conference a success. We are delighted to report that the conference is truly a global conference. We have participants from all corners of the globe at this event. These individuals come from a variety of high-quality institutions and will present work on a broad mix of academic issues.

We will soon announced our 2024 events. We hope that you are able to join us at these events. We hope you take the time to enjoy the hotel facilities as well as to take in Costa Rica. Costa Rica is a wonderful destination with much to offer. We recognize that in addition to presenting research and participating in the conference activities, it is also important to relax and rejuvenate yourself. Have some fun! You deserve it! We hope that you will go home refreshed and with a sense of accomplishment.

Warmest Regards,

Mercedes Jalbert
Conference Chair

Carta del Editor

El Instituto y su personal les da la bienvenidos a San Jose, Costa Rica y al 35th Global Conference on Business and Finance. Esperamos que su participación sea productiva y que disfruten este destino.

Todo profesor de educación superior debe encontrar un balance entre su rol como educador, investigador, servicio a la comunidad y servicio a su universidad. Encontrar un foro donde podamos compartir y obtener retroalimentación sobre nuestra investigación, nuevas técnicas de educación, procesos administrativos innovadores es retador. El Institute for Business and Finance Research (IBFR) fue creado para facilitar el trabajo del profesional en educación superior, profesional del sector públicos y profesional del sector privado al crear una plataforma global conducente al enriquecimiento de nuestro conocimiento a través de:

1. La exposición de trabajos investigativos en todas las áreas académicas de las ciencias administrativas, ciencias económicas, financieras, etc.;
2. La exploración de nuevos avances tecnológicos, teóricos, pedagógicos;
3. El intercambio de conocimiento en una plataforma verdaderamente global.

Los congresos GCBF representa un compromiso a larga plazo para unir a nuestros colegas de todos los continentes en nuestros congresos y compartir nuestras ideas, investigación y cultura en una plataforma bilingüe. Deseamos agradecer su participar, la cual hace realidad nuestros objetivos; el realizar un Congreso realmente global con participación de educadores y profesionales de todos partes del mundo.

Pronto anunciaremos nuestros eventos para el 2024. Será un placer el contar con su participación nuevamente.

Deseamos que disfruten su estancia en el hotel y que tengan la oportunidad de explorar este destino. Sabemos que además de exponer sus trabajos, es también importante tomar tiempo para relajarse, rejuvenecerse y conocer sobre otras culturas, tradiciones, etc. Esperamos que al regresar a sus hogares e instituciones se sientan rejuvenecidos y satisfechos con sus alcances y aprendizaje durante el congreso.

Estamos para asistirles durante el congreso y el futuro.

Saludos Cordiales

Mercedes Jalbert
Conference Chair

Conference Etiquette

The Institute encourages the positive exchange of ideas. Spirited debate related to issues presented in conference sessions is welcome and encouraged. However, participants must frame all comments in a positive tone. Under no circumstances should participants make personally demeaning or insulting comments or make degrading comments about a presenter's work.

Business casual attire is appropriate for all events.

Conferencia Etiqueta

El Instituto fomenta el intercambio positivo de ideas. Debate vigoroso relacionado con las temáticas presentadas en sesiones de la conferencia es bienvenidos y motivado. Sin embargo, los participantes deben enmarcar todos los comentarios en un tono positivo. En ninguna circunstancia deben los participantes hacer comentarios degradantes sobre el investigador o su investigación o insultar al expositor.

Vestimenta casual de negocios es apropiada para todos los eventos.

The Institute for Business and Finance Research

The Institute for Business and Finance Research (IBFR) seeks to promote the study of business, finance, and related issues. The Institute also seeks to make accessible this wealth of information to the global higher-education and business communities. The Institute does this by sponsoring The Global Conference on Business and Finance. We also publish eight journals: *The International Journal of Business and Finance Research*, *International Journal of Management and Marketing Research*, *Global Journal of Business Research*, *Accounting and Taxation*, *Review of Business & Finance Studies*, *Business Education and Accreditation*, *Revista Internacional Administración y Finanzas* and *Revista Global de Negocios*. We work under the principle of providing positive support toward getting your work published.

The Global Conference on Business and Finance

The Institute Sponsors the Global Conference on Business and Finance (GCBF). The GCBF provides the academic community with an opportunity to share their research, ideas, and discuss administrative issues. It also offers a great opportunity for networking and placement. Conference participants are able to:

- Network with other professionals
- Present their research at an international conference
- Receive feedback on their research
- Publish a short version of their paper in the proceedings
- Compete for the Outstanding Research Award
- Compete for the Best Paper in Session Award
- Have their paper considered for publication in a peer reviewed journal
- Network with potential employers and employees

The Global Conference on Business and Finance Proceedings (ISSN 1941-9589 Online) are editorial reviewed. Short versions or full papers presented at the Global Conference on Business and Finance can be published in the proceedings. The conference proceedings are distributed Online and through EbscoHost. Current Harzing's Publish or Perish h and g rankings for the proceedings equal 15 and 29 respectively.

Journals

Journal Announcements

We continue our work to improve the quality and visibility of our journals. Our Harzing's Publish or Perish Statistics continue to increase with h and g rankings reaching levels as high as 68. Articles from our journals have been viewed more than 2,790,000 times and downloaded more than 1,073,000 times. Our journals are now indexed by ZBW Leibniz Information Center for Economics-EconBIZ and other indexes. Open Access Library (OALIB) ranks *International Journal of Business and Finance Research* as the 8th best open access journal in finance, *Global Journal of Business Research* as the 14th best open access journal in business, and *Revista Internacional Administración & Finanzas* as the 15th best open access journal in finance. Excellence in Research for Australia (ERA) ranks seven of our journals, ANVUR ranks three, AIDEA ranks four, and IDEAS/REPEC ranks eight. Our website reports ranking specifics. We are pleased to be gaining this attention and hope to see additional organizations include us in their rankings. Our journals are distributed in print, and electronically through EbscoHost, RePEC and The IBFR Website. Portico permanently archives our Journal content.

The IBFR sponsors eight peer-reviewed journals:

- The International Journal of Business and Finance Research
ISSN # 1931-0269 [print], 2157-0698 [online]
- International Journal of Management and Marketing Research
ISSN # 1933-3153 [print], 2157-0205 [online]
- Global Journal of Business Research
ISSN 1931-0277 [print], 2157-0191 [online]
- Accounting & Taxation
ISSN 1944-592X [print], 2157-0175 [online]
- Review of Business & Finance Studies
ISSN 2150-3338 [print], 2156-8081 [online]
- Business Education & Accreditation
ISSN 1944-5903 [print], 2157-0809 [online]
- Revista Internacional Administración & Finanzas
ISSN 1933-608X [print], 2157-3182 [online]
- Revista Global de Negocios
ISSN 2328-4641 [print], 2328-4668 [online]

All our Journals are blind reviewed. Articles in all areas of business, economics, business education and related fields are welcome for publication consideration. Both theoretical and empirical papers are reviewed for possible publication. Papers may be academic or applied in nature. Submitted articles should be well written and free of spelling and grammar errors. Only original articles that have not been published elsewhere, and are not under consideration for any other publication, are considered for publication in the journals.

Please visit our web site for information about our journal's indexing, ranking and distribution at www.theibfr.com/journal.htm (EBSCOHost, RePEc, Econlit, e-JEL and JEL on CD etc.)

For additional information on the journals or proceedings, including manuscript submission instructions, visit our website at www.theIBFR.com.

Revistas Académicas

The Institute for Business and Finance Research patrocina ocho revistas académicas Revista: *Internacional Administración & Finanzas (RIAF)*, *The International Journal of Business and Finance Research (IJBFR)*, *International Journal of Management and Marketing Research (IJMMR)*, *Global Journal of Business Research (GJBR)* *Accounting and Taxation (AT)*, *Business Education and Accreditation (BEA)*, *Review of Business & Finance Studies (RBFS)* y *Revista Global de Negocios*.

Trabajos de investigación teóricos, empíricos o aplicados en administración de empresas, finanzas, economía, contabilidad, gerencia, mercadeo, estadísticas, producción, sistemas de información, derecho laboral, planeamiento estratégico, política empresarial, teoría monetaria, comercio internacional, turismo, derecho comercial, temas en educación superior, avances en técnicas de educación y apoyo didáctico, acreditación o certificación, promoción y desarrollo académico, administración pública y disciplinas afines son bienvenidos.

Visite nuestro sitio www.theibfr.com/publicaciones.htm donde encontrara informacion detallada sobre las revistas, indexación, distribución, proceso de revisión etc.

Editorial Advisory Boards

The International Journal of Business and Finance Research (IJBFR) ISSN # 1931-0269 (print) and 2157-0698 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

Anthony Enisan Akinlo

Obafemi Awolowo University

Salem Lotfi Boumediene

Montana State University Billings

James E. Briley

Northeastern State University

Fritz Burkhardt

Champlain College

Yahn-Shir Chen

University of Science and Technology

Jeng-Hong Chen

Central State University

E.M. Ekanayake

Bethune-Cookman University

Gary M. Fleischman

Texas Tech. University

Han-Ching Huang

Chung Yuan Christian University

Lynda S. Livingston

University of Puget Sound

Linda Naimi

Purdue University

Arturo Rubalcava

University of Regina

Jonathan Stewart

Abilene Christian University

Ranjini Thaver

Stetson University

Devrim Yaman

Western Michigan University

The International Journal of Business and Finance Research (ISSN: 1931-0269 print ISSN: 2157-0698 online) has been published continuously since 2007. The Journal publishes high-quality articles in all areas of finance, accounting and economics. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically through, EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in the American Economic Association's Econlit, e-JEL, and JEL on CD; ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked by Schulze, Warning and Wiermann (2008); Westminster College's Comprehensive Journal Ranking; Excellence in Research for Australia (ERA); and others.

**International Journal of Management and Marketing Research (IJMMR)
ISSN # 1933-3153 (print) and 2157-0205 (online)**

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

Jeff Anstine

North Central College

Raymond Cairo

University of Surrey

Peter Geczy

*National Institute of Advanced
Industrial Science and Technology
(AIST)*

Azucena Leticia Herrera Aguado

Universidad Tecnológica de Puebla

Venus Ibarra

Ateneo de Manila University

Mark C. Johlke

Bradley University

Mary Beth McCabe

Point Loma Nazarene University

Miwa Merz

San Jose State University

Idowu Emmanuel Olubodun

Obafemi Awolowo University

Janet L. Walsh

Birchtree Global, LLC

Ya-Hui Wang

*National Chin-yi University of
Technology*

The International Journal of Management and Marketing Research (ISSN: 1933-3153 print and 2157-0205 online) has been published continuously since 2008. The Journal publishes high-quality articles in all areas of management and marketing. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked in Westminster College's Comprehensive Journal Ranking Excellence in Research for Australia (ERA) and others.

Global Journal of Business Research (GJBR)
ISSN 1931-0277 (print) and 2157-0191 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

Wasfi Alrawabdeh

The Hashemite University

Jeff Anstine

North Central College

Michael Godfrey

University of Wisconsin Oshkosh

Jeffrey Haber

Iona College

Karla Liliana Haro-Zea

Universidad de Montemorelos A.C.

Magda Hercheui

University College London

Linda Naimi

Purdue University

Ana Isabel Ordóñez Parada

Universidad Autónoma de Chihuahua

Matthew Royle

Valdosta State University

Ting-Hsiang Tseng

Feng Chia University

Erico Wulf

University of La Serena

The Global Journal of Business Research (ISSN: 1931-0277 print and 2157-0191 online) has been published continuously since 2007. The Journal publishes high-quality articles in all areas of business, finance, accounting, economics, management, marketing and related fields. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in the American Economic Association's Econlit, e-JEL and JEL on CD and ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked by Schulze, Warning and Wiermann (2008); Westminster College's Comprehensive Journal Ranking; Excellence in Research for Australia (ERA); and others.

Accounting & Taxation (AT)
ISSN 1944-592X (print) and 2157-0175 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

James E. Briley
Northeastern State University
Jeffrey L. Decker
California State University - Chico
Giuseppe Di Biase
*University "G. D'Annunzio" Chieti and
Pescara, Italy*
Gary M. Fleischman
Texas Tech. University
Glen Hansen
Utica College
Peter Harris
New York Institute of Technology

Yoko Oguro
Meikai University
Masako Saito
Kansai University
Antonella Silvestri
University of Calabria
Xiaoxiao Song
*Southern Illinois University
Edwardsville*
Jonathan Stewart
Abilene Christian University

Accounting & Taxation (ISSN: 1944-592X print and 2157-0175 online) has been published continuously since 2009. The Journal publishes high-quality articles in all areas of accounting, auditing, taxation and related fields. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is currently ranked by Australian Business Deans Council, Westminster College's Comprehensive Journal Ranking, Excellence in Research for Australia (ERA), and others.

Business Education & Accreditation (BEA)
ISSN 1944-5903 (print) and 2157-0809 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Advisory Board

Daniel Boylan

Purdue University

Peter Geczy

*National Institute of Advanced
Industrial Science and Technology
(AIST)*

Laura Gow-Hogge

Eastern Oregon University

Katherine Kinkela

Iona College

Andr as Kun

University of Debrecen

Deneb El  Maga a Medina

*Universidad Ju rez Aut noma de
Tabasco*

Linda Naimi

Purdue University

Maurizio Rija

University of Calabria

Juan Rositas-Martinez

*Universidad Aut noma de Nueva
Le n*

Richard Weaver

National University

Business Education & Accreditation (ISSN: 1944-5903 print, and 2157-0809 online) has been published continuously since 2009. The Journal publishes high-quality articles in all areas of business education, accreditation and related fields. Theoretical, empirical and applied manuscripts are welcome for publication consideration. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is ranked in Westminster College's Comprehensive Journal Ranking; Excellence in Research for Australia (ERA); and others.

Review of Business & Finance Studies
ISSN: 2150-3338 (print) and 2156-8081 (online)

Terrance Jalbert, Editor in Chief

Mercedes Jalbert, Managing Editor

Editorial Board

Khaled Aljifri
United Arab Emirates University
Jeff Anstine
North Central College
Raymond Cairo
University of Surrey
Paolo Capuano
Università degli Studi di Roma "La Sapienza"
Benedict E. Dedominicis
The Catholic University of Korea
Peter Geczy
National Institute of Advanced Industrial Science and Technology (AIST)

Michael Godfrey
University of Wisconsin Oshkosh
Peter Harris
New York Institute of Technology
Katherine Kinkela
Iona College
Kalpana Pai
Saint Mary's College of California
Laetitia Pozniak
University of Mons
Rafael F. Romero
Suny Polytechnic Institute
John Theodore
JDT Management Consultants
Stefania Veltri
University of Calabria
Yi-Fang Yang
Chang Jung Christian University

Review of Business & Finance Studies (ISSN: 2150-3338 print and 2156-8081 online) has been published continuously since 2010. The Journal publishes high-quality studies in all areas of business finance and related fields. Empirical and theoretical papers as well as case studies are welcome. Case studies can be based on real-world or hypothetical situations. In addition, academic papers that address issues related to case teaching methodologies are welcome. All papers submitted to the Journal are blind reviewed. The Journal is distributed in print and electronically EBSCOhost Publishing, Research Papers in Economics (RePEc) and The IBFR website. The Journal is permanently archived through Portico. The Journal is indexed in ZBW Leibniz Information Center for Economics-EconBIZ. The Journal is ranked in Excellence in Research for Australia (ERA) and others.

Revista International Administration & Finanzas
ISSN 1933-608X (print) 2157-3182 (online)

Terrance Jalbert, Co-Editor in Chief

Mercedes Jalbert, Co-Editor in Chief

Editorial Advisory Board

Cristóbal Fernández Robin
Universidad Técnica Federico Santa
María
Laura Leticia Gaona Tamez
Universidad Autónoma de Coahuila
Rafaela Martínez Méndez
Benemerita Universidad Autónoma
de Puebla
María Teresa Ortega Flores
Universidad Politécnica del Estado
de Morelos
Javier Humberto Ospina-Holguín
Universidad del Valle

Ma. Hilda Rodales Trujillo
Universidad Michoacana de San
Nicolás de Hidalgo
Martín Romero Castillo
Escuela Nacional de Estudios
Superiores Unidad León, Universidad
Nacional Autónoma de México
Omar Terán V.
Centro Universitario UAEM
Amecameca
José Isabel Urciaga-García
Universidad de La Salle Bajío, A.C.
Luis Enrique Valdez Juárez
Instituto Tecnológico de Sonora
Erico Wulf
University of La Serena

Revista Internacional Administración & Finanzas (RIAF) se publica en forma continua desde 2008. RIAF publica manuscritos de alta calidad en todas las áreas de las ciencias administrativas, contables y financieras. Artículos teóricos, empíricos y aplicados son bienvenidos para revisión y posible publicación. RIAF se publica siete veces al año por el Institute for Business and Finance Research. Todo trabajo de investigación enviado para consideración es sujeto a un "blind-review process." RIAF se distribuye en forma impresa y a través EBSCOHost, Research Papers in Economics (RePEc) y el sitio del IBFR. RIAF está indexada en The American Economic Association's Econlit, e-JEL y JEL on CD y ZBW Leibniz Information Center for Economics-EconBIZ. La revista está archivada en forma permanente con Portico. La revista tiene ranking en Excellence in Research for Australia (ERA) y otras.

**Revista Global de Negocios
ISSN 2328-4641 (print) 2328-4668 (online)**

Terrance Jalbert, Co-Editor in Chief

Mercedes Jalbert, Co-Editor in Chief

Editorial Advisory Board

Luis Alfredo Argüelles Ma
Universidad Autónoma de Campeche
Patricia Cano Olivos
*Universidad Popular Autónoma del
Estado de Puebla*
Alicia De la Peña de León
Universidad Autónoma de Coahuila
Sara Lilia García Pérez
*Universidad Autónoma del Estado de
México*
Rosa Hilda Hernández Sandoval
Universidad Autónoma de Coahuila
Rufina Georgina Hernández-Contreras
*Benemerita Universidad Autónoma
de Puebla*
Mayanyn Larrañaga Moreno
*Universidad Politecnica del Estado
de Morelos*

Betzabé del Rosario Maldonado Mera
*Universidad de Las Fuerzas Armadas
ESPE*
Román Alberto Quijano García
Universidad Autónoma de Campeche
Oscar Bernardo Reyes Real
Universidad de Colima
Jorge Alberto Rivera Godoy
Universidad del Valle
Lizzette Velasco Aulcy
*Universidad Autónoma del Estado de
Baja California*
Graciela de las Mercedes Vidal Carvajal
Universidad La República
Mario Rene Chan Magaña
*Universidad Tecnológica Regional
del Sur*

Revista Global de Negocios (RGN) se publica en forma continua desde el 2013. RGN publica manuscritos de alta calidad en todas las áreas de las ciencias administrativas, contables y financieras. Investigaciones teóricas, empíricas y aplicadas son bienvenidas para revisión y posible publicación. RGN se publica dos veces al año por el Institute for Business and Finance Research. Todo trabajo de investigación enviado para consideración es sujeto a un "blind-review process." RGN se distribuye en forma impresa y a través de EBSCOHost, Research Papers in Economics (RePEc) and el sitio del IBFR. La revista esta archivada en forma permanente con Portico. La revista tiene ranking en IDEAS/RePEc.

FUTURE CONFERENCES

We hope you are able to join us our next event.

United States, 2024

The 36th Winter Global Conference on Business and Finance will be announced in the coming days.

San Jose, Costa Rica, 2024

The 37th Global Conference on Business and Finance will be announced in the coming days.

CONGRESOS FUTUROS**United States, 2024**

El Congreso 36th Global Conference on Business and Finance se anunciará próximamente.

San Jose, Costa Rica, 2024

El Congreso 37th Global Conference on Business and Finance se anunciará próximamente.

SCHEDULE OF EVENTS

TUESDAY, May 23, 2023 Martes 23 de Mayo, 2023	
1:00 PM to 7:00 PM	Conference Registration /Registro Conferencia (Curime)
1:00 PM to 5:00 PM	Internet Session Begins/ Inicio Sesión Internet (www.theibfr.com/internet-session)
5:00 PM to 6:00 PM	Conference Reception (hour' dourves and drinks provided)/(Curime) sponsored by The IBFR Recepción al Congreso, bocadillos y bebidas seran servidas (Curime) patrocina el The IBFR
WEDNESDAY, May 24, 2023 Miercoles 24 de Mayo 2023	
7:45 AM to 11:00 AM	Conference Registration/Registro Conferencia (Cocori Foyer)
8:00 AM to 5:00 PM	Internet Session/Sesión Internet (www.theibfr.com/internet-session)
8:00 AM to 9:50 AM	Concurrent sessions (Cocori 3 and Cocori 4)
9:40 AM	Coffee Break/Refrigerio (Cocori 1 and 2)
10:00 AM to 11:50 AM	Concurrent sessions (Cocori 3, Cocori 4)
12:00 PM to 1:15 PM	Work Luncheon / Almuerzo de trabajo (sponsored by The IBFR)
1:30 PM to 3:20 PM	Concurrent sessions (Cocori 3, Cocori 4)
2:40 PM	Coffee Break/Refrigerio (Cocori 1 and 2)
3:30 PM to 5:20 PM	Concurrent sessions (Cocori 3, Cocori 4)
THURSDAY, May 25, 2023 Jueves 25 de Mayo 2023	
7:45 AM to 11:00 AM	Conference Registration/Registro Conferencia (Cocori Foyer)
8:00 AM to 5:00 PM	Internet Session/Sesión Internet (www.theibfr.com/internet-session)
8:00 AM to 9:50 AM	Concurrent sessions (Cocori 3 and Cocori 4)
9:40 AM	Coffee Break/Refrigerio (Cocori 1 and 2)
10:00 AM to 11:50 AM	Concurrent sessions (Cocori 3, Cocori 4, Zoom Room)
12:00 PM to 1:15 PM	Work Luncheon / Almuerzo de trabajo (sponsored by The IBFR)
1:30 PM to 3:20 PM	Concurrent sessions (Cocori 3, Cocori 4)
2:40 PM	Coffee Break/Refrigerio (Cocori 1 and 2)
3:30 PM to 5:20 PM	Concurrent sessions (Cocori 3, Cocori 4)
FRIDAY, May 26, 2023 Viernes 26 de Mayo 2023	
7:45 AM to 10:00 AM	Conference Registration/Registro Conferencia (Cocori Foyer)
8:00 AM	Coffee/Café (Cocori Foyer)
8:00 AM to 11:00 PM	Internet Session/Sesión Internet (www.theibfr.com/internet-session)
8:00 AM to 9:50 AM	Concurrent sessions (Cocori 3 and Cocori 4)
8:00 AM	Social Event Tours - Depart from Lobby (Limited Space: First Come, First Served)
12:00 PM to 1:00 PM	Lunch break (on your own)/ Almuerzo por cuenta de cada participante
1:00 PM	Social Event Tours - Depart from Lobby (Limited Space: First Come, First Served)
6:30 PM - 9:30 PM	Award Ceremony Dinner / Cena de Premiacion (Curime Room) Best in Session (BISA) & Outstanding Research Awards (ORA) Sponsored by The IBFR
9:30 PM	Conference Ends/Conferencia Finaliza

* All times are Costa Rica Time

Summary of Onsite, Zoom Sessions and Internet Sessions

Summary of Onsite and Zoom Sessions

ROOM	COCORI 3	COCORI 4
WEDNESDAY		
08:00 AM	English Management, Marketing & Business Education	Spanish Zoom Session Marketing & Finance
10:00 AM	English Accounting & Economics, Finance	Spanish Management & Public Administration
01:30 PM	English Business Education	Spanish Management, Finance & Economics
03:30 PM	English Economics & Law	English Business Education & Management
THURSDAY		
08:00 AM	English Marketing, Economics & Management	Spanish Business Education & Marketing
10:00 AM	English Finance & Economics	
01:30 PM	English Accounting, Economics & Finance	English Zoom Session Accounting & Finance
03:30 PM		English Zoom Session Accounting & Public Administration
FRIDAY		
08:00 AM	English Accounting	Spanish Business Education, Economics & Management

- * Registered and paid participants are welcome to attend any, and all, sessions.
- * Autores registros al congreso pueden atender todas las sesiones.
- * All times are Costa Rica Standard Time

Summary of Internet Sessions

ROOM	Online at www.theibfr.com/internet-session
TUESDAY, MAY 23, 2023 TO FRIDAY MAY 26, 2023	
Time: Continuous	
	English Management & Accounting
	English Management, Finance & Accounting
	English Management & Business Education
	English Management & Business Education
	Spanish Law & Accounting
	Spanish Management
	Spanish Marketing, Management & Finance
	Spanish Law Business Education & Accounting

* Registered and paid participants are welcome to attend any, and all, sessions.

* Autores registros al congreso pueden atender todas las sesiones.

Presentation Equipment

The conference rooms will each be equipped with an LCD projector, computer and screen. The computers are equipped with Windows 10 or Windows 11. The computers will also have Microsoft Office 2010, 2013, 2016 or Office 365 installed. Please bring your pin drive with data for use with our equipment. In addition, you can connect your computer to the system to display on the screen if you so choose. Use of our equipment with your equipment and files is at your own risk.

You will need Zoom and a computer with camera and microphone to attend the virtual sessions. Zoom is available at [zoom.com](https://zoom.us)

For the internet session, you will only need internet access.

Equipo para Presentación

Las salas de sesiones estarán equipadas con computadora, y un proyector LCD “video beam.” Al utilizar nuestro LCD proyector con su computadora, usted asume todo riesgo de daño a su equipo o archivo o a nuestro equipo. Las salas sesiones **no** estarán equipadas con conexión a internet. Usted solo necesitar traer su Pin Drive (flash drive) con su presentación en PowerPoint.

Para las sesiones virtuales necesita Zoom. Zoom está disponible en [Zoom.com](https://zoom.us). También necesita una computadora con cámara y micrófono incorporado.

Para la sesión internet solo necesitan acceso a internet.

Paper Sessions

Internet Sessions

Registered and paid attendees are welcome to attend any and all of the internet and onsite sessions. Internet sessions take place continuously throughout the conference. To review the presentations in the Internet Session please visit our website at: www.theibfr.com/internet-session. Please take a moment to review the papers and to provide feedback to the authors, by sending an email to internet@theibfr.com with your comments. These comments will be forwarded to the author. Bolded author names indicate a presenting author(s).

INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, ACCOUNTING	
SESSION CHAIR	Terrance Jalbert, The IBFR	
ENGLISH	<i>Succession Planning for Internal Accounting Groups</i> Lynne M. Pace, Danson Construction, LLC Peter Harris , New York Institute of Technology	
	<i>New Evidence on the Substitution between Accrual Earnings Management and Real Earnings Management in United States Firms</i> Stephanie Miller, Quinnipiac University Aamer Sheikh , Quinnipiac University	
	<i>Boosting Team Performance: The Vital Role of Effective Team Management in Modern Workplaces</i> Ana Maria Ifrim, Titu Maiorescu University Ionica Oncioiu , Titu Maiorescu University Mihaela Mirela Dogaru, Titu Maiorescu University Diana Andreea Mândricel, Titu Maiorescu University	

INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, FINANCE, ACCOUNTING	
SESSION CHAIR	Terrance Jalbert, The IBFR	
ENGLISH	<i>An Exploration of Impulsive Biases in the Intertemporal Decisions of Professional Financial Advisors</i> Kenneth Ryack, Quinnipiac University Thomas Langdon, Roger Williams University Aamer Sheikh , Quinnipiac University	
	<i>Overview of Cloud Computing in Business: A Revolution</i> Tushar Kumar, New York Institute of Technology Peter Harris , New York Institute of Technology	
	<i>Using Artificial Intelligence to Gain a Competitive Advantage in the Market</i> Marian Simion Cernea, Valahia University Marian Catalin Burcescu, Valahia University Laszlo-Dorin Bukoszki, Dunarea de Jos University of Galati Alexandra Georgiana Luculescu, Valahia University Ionica Oncioiu , Titu Maiorescu University	

INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, BUSINESS EDUCATION	
SESSION CHAIR	Terrance Jalbert, The IBFR	
ENGLISH	<i>The Northwest Hub: A Descriptive Case Study</i> S. Frances Robbins, University of the Incarnate Word Ryan Lunsford, University of the Incarnate Word	
	<i>Corporate Strategy Oriented Towards Sustainability</i> Cosmin-Mihai Monac, Valahia University Oana Cristina Balacciu, Valahia University Sebastian Gabor, Valahia University Nicoleta Biolan (Dan), Valahia University Ionica Oncioiu, Titu Maiorescu University	
	<i>Fostering Intercultural Competence to Embrace Diversity through University Learning</i> Miwa Merz, San Jose State University Michael Merz, San Jose State University	

INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
SESSION TRACK	MANAGEMENT, BUSINESS EDUCATION	
SESSION CHAIR	Terrance Jalbert, The IBFR	
ENGLISH	<i>Taking Notes by Laptop and Its Effect on Student Performance in an Accounting Course That Incorporates an Interactive Note Packet</i> Zeshawn A. Beg, Boston Oncology, LLC Kenneth Ryack, Quinnipiac University Aamer Sheikh, Quinnipiac University	
	<i>Retail Firearms Sales at Academy Sports + Outdoors and Dick’s Sporting Goods, Inc.</i> Matthew G. Smith, University of the Incarnate Word Ryan Lunsford, University of the Incarnate Word	
	<i>New Requirements for Management of Health Services</i> Mihaela Mirela Dogaru, Titu Maiorescu University Diana Andreea Mândricel, Titu Maiorescu University Ana Maria Ifrim, Titu Maiorescu University Ionica Oncioiu, Titu Maiorescu University	

	INTERNET SESSION ROOM: www.theibfr.com/internet-session/	TIME: CONTINUOUS
	SESSION TRACK	LAW, ACCOUNTING
	SESSION CHAIR	Mercedes Jalbert, The IBFR
SPANISH	<i>El Control Interno Contable: Estudio de Caso en Una Corporación Autónoma en Colombia</i> Maritza Rengifo Millán, Universidad del Valle Cesar Colorado, Universidad del Valle	
	<i>Procedimiento para Determinar la Ganancia Acumulable o Perdida Deducible al Tipo de Cambio en México</i> Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila Gabriel Aguilera Mancilla, Universidad Autónoma de Coahuila Eric Arturo Torres Hernández, Universidad Autónoma de Coahuila Sergio Arcos Moreno, Universidad Autónoma de San Luis Potosí	

	INTERNET SESSION ROOM: www.theibfr.com/internet-session/	TIME: CONTINUOUS
	SESSION TRACK	MANAGEMENT
	SESSION CHAIR	Mercedes Jalbert, The IBFR
SPANISH	<i>Eficiencia de Costes y Eficiencia de Beneficios en la Empresa Acuícola</i> Violeta De Vera Martín, Universidad de La Laguna Marta Arbelo-Pérez, Universidad de La Laguna Pilar Pérez-Gómez, Universidad de La Laguna Antonio Arbelo-Álvarez, Universidad de La Laguna	
	<i>Empresas Familiares: Comparativo de Problemas Pre y Pos Pandemia</i> Laura Leticia Gaona Tamez, Universidad Autónoma de Coahuila Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila Gabriel Aguilera Mancilla, Universidad Autónoma de Coahuila Alicia Arizbeth González González, Universidad Autónoma de Coahuila	

INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
SESSION TRACK	MARKETING, MANAGEMENT, FINANCE	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>Eficiencia de Beneficios y sus Determinantes en la Industria Agrícola: Una Aproximación Bayesiana</i> Marta Arbelo-Pérez, Universidad de La Laguna Pilar Pérez-Gómez, Universidad de La Laguna Antonio Arbelo-Álvarez, Universidad de La Laguna Sara Arbelo-Pérez, Universidad de La Laguna	
	<i>Mercadotecnia a Través de Instagram Ads</i> Abraham Espejo Martínez, Universidad Autónoma "Benito Juárez" de Oaxaca Abigail del Carmen Espejo Cruz, Universidad Politécnica de Valencia Sandra Beatriz Zavaleta Herrera, Universidad Autónoma "Benito Juárez" de Oaxaca Benito Roberto Ortíz Cervantes, Universidad Autónoma "Benito Juárez" de Oaxaca	
	<i>La Gran Empresa Colombiana Constructora de Otras Obras de Ingeniería Civil: Rendimiento y EVA</i> Jorge Alberto Rivera Godoy, Universidad del Valle	

INTERNET SESSION ROOM: www.theibfr.com/internet-session/		TIME: CONTINUOUS
SESSION TRACK	LAW, BUSINESS EDUCATION, ACCOUNTING	
SESSION CHAIR	Mercedes Jalbert, The IBFR	
SPANISH	<i>El Autocontrol, la Prevención y el Riesgo de Cumplimiento en las Organizaciones: Avances de las Buenas Prácticas Empresariales y de Cumplimiento en Colombia</i> Maritza Rengifo Millán, Universidad del Valle	
	<i>La Gestión del Tratado de Libre Comercio de América del Norte en la Economía Mexicana y la Competencia de la Educación Asimétricamente con los Demás Sistemas Educativos</i> María Elena Torres Cuevas, Universidad Autónoma del Estado de Hidalgo Martha Elena Valdez Gutiérrez, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes Lourdes del Rocío Sánchez Delgado, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes María Angélica Rodríguez Esquivel, Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes	
	<i>Agricultura, Ganaderas, Silvícolas y Pesqueras (AGAPES), Es la Actividad Económica Mas Significativa del Hombre, Esta Figura Podrá Obtener Beneficios Fiscales en México</i> Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila Gabriel Aguilera Mancilla, Universidad Autónoma de Coahuila Laura Leticia Gaona Tamez, Universidad Autónoma de Coahuila Yessica Elizabeth Duarte De Luna, Universidad Autónoma de Coahuila	

Zoom Sessions

	ROOM: Cocori 4	TIME: MAY 24, 2023, WEDNESDAY 8:00 - 9:50
	SESSION TRACK	FINANCE, MARKETING
	SESSION CHAIR	Mercedes Jalbert, The IBFR
SPANISH	<i>Almacenes de Artesanías en el Centro Histórico de Cartagena de Indias: Etapa de Transición Post-COVID-19</i>	
	Emperatriz Londoño Aldana, Universidad de Cartagena	
	Vanessa Balmaceda Quintana, Universidad de Cartagena	
	Esteban Antonio Cabarcas Combatt, Universidad de Cartagena	
	<i>La Reacción del Mercado Bursátil a los Cambios Políticos y Económicos: El Caso Español</i>	
	Leticia Castaño Va, Universitat de Valencia	
	José Emilio Farinós Viñas, Universitat de Valencia	
	Ana María Ibañez Escribano, Universitat de Valencia	

	ROOM: Cocori 4	TIME: MAY 25, 2023, THURSDAY 1:30 - 3:20
	SESSION TRACK	ACCOUNTING, FINANCE
	SESSION CHAIR	Peter Harris, New York Institute of Technology
ENGLISH	<i>Fair Value and ASC 820</i>	
	Sanuj K. Agrawal, New York Institute of Technology	
	Peter Harris, New York Institute of Technology	
	<i>How the Pandemic Catalyzed Financial Inclusion Efforts through Digital Transformation</i>	
	Jeremy Amshu Roberts, University of the Incarnate Word	
	Ryan Lunsford, University of the Incarnate Word	

	ROOM: Cocori 4	TIME: MAY 25, 2023, THURSDAY 3:30 - 5:20
	SESSION TRACK	ACCOUNTING, PUBLIC ADMINISTRATION
	SESSION CHAIR	Benedict E. Dedominicis, The Catholic University of Korea
ENGLISH	<i>Case Study: Red Flag Indicators of Fraud</i> Kyle S. Gillani, New York Institute of Technology Peter Harris, New York Institute of Technology	
	<i>The Failure of the Twentieth Century European Perpetual Peace Project: The Social Construction of the West Via Opposition to Russia</i> Benedict E. Dedominicis, The Catholic University of Korea	
	<i>Women's Health on the Asian Continent</i> Andrea Smith-Hunter, Siena College Jonas Benjamin Cabahug, Siena College Gabrielle Hunter, University of Toronto	

Onsite Sessions

	ROOM: Cocori 3	TIME: MAY 24, 2023, WEDNESDAY 8:00 - 9:50
	SESSION TRACK	BUSINESS EDUCATION, MANAGEMENT, MARKETING
	SESSION CHAIR	Gustavo Diaz, Broward College
ENGLISH	<i>How Many People Does It Take to Change a Lightbulb? An Exploration of Approaches to Student Advising and Support</i> Michelle Tinsley, University College London Lynsie Chew, University College London	
	<i>Small Marketing Agencies Can Drive the Adoption of Generative AI in Marketing: Exploring the Potential of Disruptive Innovation</i> Emad AbouElgheit, Western Connecticut State University	
	<i>Quantitative Modeling Supporting Reverse Logistics: A Practical Example</i> Gustavo Diaz, Broward College	

	ROOM: Cocori 3	TIME: MAY 24, 2023, WEDNESDAY 10:00 - 11:50
	SESSION TRACK	ACCOUNTING, ECONOMICS, FINANCE
	SESSION CHAIR	Alan Parkinson, University College London
ENGLISH	<i>Disorder in Audit Land: Causes, Consequences, and Remedies</i> Alan Parkinson, University College London	
	<i>Financial Deepening in the Long Term: A Study of the Costa Rican Experience</i> Miguel Rojas, Université de Moncton Amos Sodjahin, Université de Moncton	
	<i>How Do Industry Tournament Incentives Affect Firm Debt Maturity?</i> Wanxia Qi, Chengdu University Pornsit Jiraporn, Pennsylvania State University Yixin Liu, University of New Hampshire	

	ROOM: Cocori 4	TIME: MAY 24, 2023, WEDNESDAY 10:00 - 11:50
	SESSION TRACK	MANAGEMENT, PUBLIC ADMINISTRATION
	SESSION CHAIR	John Milton Díaz Villarraga, Universidad Santo Tomás
SPANISH	<i>Midiendo la Brecha de Capital Humano en los Gobiernos Locales de la Región del Biobío en Chile</i> Cristian Moisés Selman Soto, Universidad de las Américas Mauricio Alex Fernando Gallardo Caballero, Universidad de las Américas Charles Andrés Araya Véliz, Universidad de las Américas	
	<i>Determinación del Clima Organizacional en las Pymes de la Industria Textil en el Estado de Hidalgo, México</i> Enrique Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo Oscar Montaña Arango, Universidad Autónoma del Estado de Hidalgo Bernardino Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo Tirso Javier Hernández Gracia, Universidad Autónoma del Estado de Hidalgo	

	ROOM: Cocori 3	TIME: MAY 24, 2023, WEDNESDAY 1:30 - 3:20
	SESSION TRACK	BUSINESS EDUCATION
	SESSION CHAIR	Azucena Herrera, The University of Texas Rio Grande Valley, USA
ENGLISH	<i>Graduation Rates at Colleges and Universities: A Lagged Regression Analysis</i> Jeff Anstine, North Central College	
	<i>A Strategy for Teaching Business College Students Managing in Global Environments</i> Azucena Herrera, The University of Texas Rio Grande Valley, USA Marija Radosavljević, University of Niš, Serbia	
	<i>Engaging with Quality Assurance in the Design, Implementation and Delivery of an Online/Distance Learning Programme</i> Alan Parkinson, University College London Lynsie Chew, University College London	

	ROOM: Cocori 4	TIME: MAY 24, 2023, WEDNESDAY 1:30 - 3:20
	SESSION TRACK	ECONOMICS, FINANCE, MANAGEMENT
	SESSION CHAIR	Charles Andrés Araya Véliz, Universidad de las Américas
SPANISH	<i>Modelo de Financiación de Obras Sociales de Infraestructura con Recursos de Pensiones en Colombia</i> John Milton Díaz Villarraga, Universidad Benito Juárez México	
	<i>El Ningufoneo y la Dilación Académica: Una Investigación Diagnóstica de Alumnos de Dos Universidades Públicas en América</i> Enrique Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo Tirso Javier Hernández Gracia, Universidad Autónoma del Estado de Hidalgo Danae Duana Ávila, Universidad Autónoma del Estado de Hidalgo Bernardino Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo Yolanda Marysol Escorza Sánchez, Universidad Autónoma del Estado de Hidalgo	
	<i>El Impacto de la Educación Financiera y las Inversiones en las Finanzas Personales de Egresados Universitarios</i> Blanca Estela Grajales Briscón, Universidad Veracruzana Marina Elizabeth Salazar Herrera, Universidad Veracruzana Dora Emilia Aguirre Bautista, Universidad Veracruzana Arturo Rivera López, Universidad Veracruzana Christopher García Salamanca, Universidad Veracruzana	

	ROOM: Cocori 3	TIME: MAY 24, 2023, WEDNESDAY 3:30 - 5:20
	SESSION TRACK	ECONOMICS, LAW
	SESSION CHAIR	E. M. Ekanayake, Bethune-Cookman University
ENGLISH	<i>Empirical Investigation of the Sources of Inflation in Sri Lanka: Assessing the Roles of Global and Domestic Drivers</i> E. M. Ekanayake, Bethune-Cookman University Amila Dissanayake, University of Colombo	
	<i>Mortgage Loan Securitization (RMBS): Analysis of Breach of Contract Case</i> Rafael F. Romero, State University of New York, Utica, NY	

ROOM: Cocori 4		TIME: MAY 24, 2023, WEDNESDAY 3:30 - 5:20
SESSION TRACK	BUSINESS EDUCATION, MANAGEMENT	
SESSION CHAIR	Lynsie Chew, University College London	
ENGLISH	<i>Digital Product Development and Digital Visual Effects - A Case Study of Digital Film and Video Game Market</i>	
	Jianfeng Wang, Millersville University of Pennsylvania Kun Liao, Central Washington University Pingping Tang, Washington State University	
	<i>Factors Influencing Norwegian Business Students' Choice of Mathematics at High School and Their Experience with the Compulsory Course in Business Mathematics</i>	
	Leiv Opstad, Norwegian University of Science and Technology Philip Toney, Western Norway University of Applied Sciences Torbjørn Årethun, Western Norway University of Applied Sciences	
<i>Using Self-reflection as Part of Assessments: Alumni Perceptions from an Online MSc Programme</i>		
Lynsie Chew, University College London		

ROOM: Cocori 3		TIME: MAY 25, 2023, THURSDAY 8:00 - 9:50
SESSION TRACK	ECONOMICS, MANAGEMENT, MARKETING	
SESSION CHAIR	Janet L. Walsh, Birchtree Global, LLC	
ENGLISH	<i>The Death of the Bully Culture in High Performing Workplaces</i>	
	Laura R. Persky, University of Maryland Global Campus Janet L. Walsh, Birchtree Global, LLC Ken Pinnock, University of Denver	
	<i>COVID-19 Fiscal Stimulus and Post-pandemic Growth of Income and Employment in the United States</i>	
	Wali Mondal, National University	
<i>A Qualitative Exploration of the Marketing Challenges Faced by Small and Medium Enterprises in Gauteng, South Africa During COVID-19</i>		
Krishna Kistan Govender, University of KwaZulu-Natal Atlanta Ramsern, University of KwaZulu-Natal		

	ROOM: Cocori 4	TIME: MAY 25, 2023, THURSDAY 8:00 - 9:50
	SESSION TRACK	BUSINESS EDUCATION, MARKETING
	SESSION CHAIR	Ruth Flores Jiménez, Universidad Autónoma del Estado de Hidalgo
SPANISH	<i>Mejora Continua a Través del Método Kaizen para los Artesanos del Valle del Mezquita Edo. de Hidalgo, México</i>	
	Ruth Flores Jiménez, Universidad Autónoma del Estado de Hidalgo	
	Ivette Flores Jiménez, Universidad Autónoma del Estado de Hidalgo	
	Ma. Guadalupe Castillo Tapia, Universidad Autónoma Metropolitana	
	Mónica García Munguía, Universidad Autónoma del Estado de Hidalgo	
	José Luis Alvarado Reséndiz, Universidad Autónoma del Estado de Hidalgo	
	<i>Las Nuevas Tecnologías en el Sector Financiero</i>	
	Marina Elizabeth Salazar Herrera, Universidad Veracruzana	
	Dora Emilia Aguirre Bautista, Universidad Veracruzana	
	Blanca Estela Grajales Briscón, Universidad Veracruzana	
Adrián de Jesús Ruiz Cuevas, Universidad Veracruzana		
Arturo Rivera López, Universidad Veracruzana		

	ROOM: Cocori 3	TIME: MAY 25, 2023, THURSDAY 10:00 - 11:50
	SESSION TRACK	ECONOMICS, FINANCE
	SESSION CHAIR	Saman Herath Bandara, West Virginia State University
ENGLISH	<i>Workers' Remittances and Economic Growth in African Countries: Assessing the Roles of Institutions and Financial Development</i>	
	E. M. Ekanayake, Bethune-Cookman University	
	Ferdinand Nwafor, Bethune-Cookman University	
	<i>Long-term Rebalancing of Equity Allocations</i>	
	Jonathan D. Stewart, Abilene Christian University	
	Jody Jones, Abilene Christian University	
	T. Kyle Tippens, Abilene Christian University	
	<i>The Role of Higher Education in Economic Development of West Virginia</i>	
	Saman Herath Bandara, West Virginia State University	

	ROOM: Cocori 3	TIME: MAY 25, 2023, THURSDAY 1:30 - 3:20
	SESSION TRACK	ACCOUNTING, ECONOMICS, FINANCE
	SESSION CHAIR	David Nickerson, Toronto Metropolitan University
ENGLISH	<i>U.S. Governors and Electoral Hazard in the Allocation of Federal Disaster Aid</i> Thomas Husted, American University David Nickerson, Toronto Metropolitan University	
	<i>How “Accountant” Are You on the Bean Counter Scale (BCS)? The Changing Face of the Accountant - Current and Future Expectations</i> Lavinia Denisia Cuc, Aurel Vlaicu University of Arad Dana Rad, Aurel Vlaicu University of Arad Danusia Wysocki , University College London Paul Nichita Cuc, Bucharest University of Economic Studies Mioara Florina Pantea, Aurel Vlaicu University of Arad Graziella Corina Bătcă-Dumitru, Bucharest University of Economic Studies	
	<i>The Impact of Women Microfinance in South Asia: A Systematic Review of Evidence</i> Saman Herath Bandara, West Virginia State University	

	ROOM: Cocori 3	TIME: MAY 26, 2023, FRIDAY 8:00 - 9:50
	SESSION TRACK	ACCOUNTING
	SESSION CHAIR	Danusia Wysocki, University College London
ENGLISH	<i>The Explanatory Power of Loan Loss Provision Models</i> Glen Hansen, Utica University	
	<i>Weathering the Storm: A Turbulent Tale of the Evolution of the Small and Medium-sized Enterprise (SME)</i> Danusia Wysocki, University College London	

	ROOM: Cocori 4	TIME: MAY 26, 2023, FRIDAY 8:00 - 9:50
	SESSION TRACK	BUSINESS EDUCATION, ECONOMICS, MANAGEMENT
	SESSION CHAIR	Enrique Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo
SPANISH	<i>Modelo de Ahorro para la Vejez de Empleados Informales del Sector Agropecuario</i> John Milton Díaz Villarraga, Universidad Santo Tomás	
	<i>Satisfacción de Egresados de las Maestrías Que Se Ofertan en la Facultad de Contaduría Pública</i> Rafaela Martínez Méndez, Benemérita Universidad Autónoma de Puebla José Gerardo Serafín Vera Muñoz, Benemérita Universidad Autónoma de Puebla María Antonieta Monserrat Vera Muñoz, Benemérita Universidad Autónoma de Puebla	
	<i>Servicio al Cliente: Un Análisis del Servicio Prestado en una Empresa de Multiservicios</i> Enrique Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo José Ramón Corona Armenta, Universidad Autónoma del Estado de Hidalgo Bernardino Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo Tirso Javier Hernández Gracia, Universidad Autónoma del Estado de Hidalgo	

IBFR STAFF

Mercedes Jalbert, Co-Editor in Chief, Managing Editor and Conference Chair, The IBFR

Terrance Jalbert, Editor in Chief, Co-Editor in Chief, The IBFR

Sonia Coto, Office Assistant, The IBFR

Johanna Viquez, Spanish Liaison

NON-PRESENTING PARTICIPANTS

We would like to especially thank the following individuals who will be attending the conference. We appreciate your support and contributions to the conference.

Luz María Ríos Negrón, Universidad Ana G. Méndez- Recinto Gurabo

Carmen L. Delgado Rivera, Universidad Ana G. Méndez- Recinto Gurabo

Victor Chalo, Imágenes Computarizadas de Guatemala, S.A.

SESSION CHAIRS

Serving as session chair is an important contribution to the conference event. We thank the following individuals for serving as session chair:

Gustavo Diaz, Broward College

Alan Parkinson, University College London

John Milton Díaz Villarraga, Universidad Santo Tomás

Azucena Herrera, The University of Texas Rio Grande Valley, USA

Charles Andrés Araya Véliz, Universidad de las Américas

E. M. Ekanayake, Bethune-Cookman University

Lynsie Chew, University College London

Janet L. Walsh, Birchtree Global, LLC

Ruth Flores Jiménez, Universidad Autónoma del Estado de Hidalgo

Saman Herath Bandara, West Virginia State University

David Nickerson, Toronto Metropolitan University

Peter Harris, New York Institute of Technology

Benedict E. Dedominicis, The Catholic University of Korea

Danusia Wysocki, University College London

Enrique Martínez Muñoz, Universidad Autónoma del Estado de Hidalgo

Mercedes Jalbert, The IBFR

Terrance Jalbert, The IBFR

AWARDS

Outstanding Research Award (ORA) and Best in Session (BISA) winners are announced at the conference. Best in Session (BISA) will receive their certificate by regular airmail after the conference.

Los ganadores del concurso ORA, BISA se anunciarán durante el congreso.
Los ganadores del concurso BISA recibirán su certificado por correo aéreo postal sin tracking.

ACADEMIC LEADERSHIP AWARD

To be announced

OUTSTANDING RESEARCH AWARD WINNERS (ORA)

To be announced

BEST IN SESSION AWARD (BISA)

To be announced

Index of Participants

AbouElgheit, Emad	26	Ekanayake, E. M.....	29, 31, 33
Agrawal, Sanuj K.....	25	Escorza Sánchez, Yolanda Marysol	28
Aguilera Mancilla, Gabriel	23, 24	Espejo Cruz, Abigail del Carmen.....	24
Aguirre Bautista, Dora Emilia	28, 30	Espejo Martínez, Abraham.....	24
Akinlo, Anthony Enisan.....	8	Farinós Viñas, José Emilio	25
Aljifri, Khaled	13	Fernández Robin, Cristóbal.....	14
Alrawabdeh, Wasfi.....	10	Fleischman, Gary M.....	11
Alvarado Reséndiz, José Luis.....	30	Flores Jiménez, Ivette	30
Anstine, Jeff	9, 10, 13, 28	Flores Jiménez, Ruth.....	30, 33
Antonella Silvestri	11	Gabor, Sebastian.....	22
Araya Véliz, Charles Andrés	27, 28, 33	Gallardo Caballero, Mauricio Alex Fernando	27
Arbelo-Álvarez, Antonio	23, 24	Gaona Tamez, Laura Leticia	14, 23
Arbelo-Pérez, Marta	23	García Munguía, Mónica.....	30
Arbelo-Pérez, Sara.....	24	García Pérez, Sara Lilia	15
Arcos Moreno, Sergio	23	García Salamanca, Christopher	28
Årethun, Torbjørn	29	Geczy, Peter.....	9, 12, 13
Argüelles Ma, Luis Alfredo	15	Gillani, Kyle S.	26
Balacciu, Oana Cristina	22	Glen Hansen	11
Balmaceda Quintana, Vanessa	25	Godfrey, Michael.....	10, 13
Bâtcă-Dumitru, Graziella Corina.....	31	González González, Alicia Arizbeth	23
Beg, Zeshawn A.	22	Govender, Krishna Kistan	30
Benjamin Cabahug, Jonas	26	Gow-Hogge, Laura	12
Biolan (Dan), Nicoleta.....	22	Grajales Briscón, Blanca Estela	28, 30
Boumediene, Salem Lotfi	8	Haber, Jeffry	10
Boylan, Daniel	12	Hansen, Glen	32
Briley, James E.....	8, 11	Haro-Zea, Karla Liliana	10
Bukoszki, Laszlo-Dorin	21	Harris, Peter.....	11, 13, 21, 25, 26, 33
Burcescu, Marian Catalin	21	Herath Bandara, Saman.....	31, 33
Burkhardt, Fritz	8	Hercheui, Magda	10
Cabarcas Combatt, Esteban Antonio	25	Hernández Gracia, Tirso Javier	27, 28
Cairo, Raymond	9, 13	Hernández Sandoval, Rosa Hilda.....	15, 23, 24
Cano Olivos, Patricia	15	Hernández-Contreras, Rufina Georgina.....	15
Capuano, Paolo	13	Herrera Aguado, Azucena Leticia.....	9
Castaño Va, Leticia	25	Herrera, Azucena	28, 33
Castillo Tapia, Ma. Guadalupe	30	Huang, Han-Ching.....	8
Cernea, Marian Simion	21	Hunter, Gabrielle	26
Chalo, Víctor	33	Husted, Thomas.....	31
Chan Magaña, Mario Rene	15	Ibañez Escribano, Ana María	25
Chen, Jeng-Hong.....	8	Ibarra, Venus	9
Chen, Yahn-Shir	8	Ifrim, Ana Maria	21, 22
Chew, Lysie	26, 28, 29, 33	Jalbert, Mercedes...2, 3, 8, 9, 10, 11, 12, 13, 14, 15,	25, 33
Colorado, Cesar	23	Jalbert, Terrance	8, 9, 10, 11, 12, 13, 14, 15, 33
Corona Armenta, José Ramón.....	32	Jiraporn, Pornsit	27
Coto, Sonia	33	Johlke, Mark C.	9
Cuc, Lavinia Denisia	31	Jones, Jody.....	31
Cuc, Paul Nichita	31	Kinkela, Katherine	12, 13
De la Peña de León, Alicia.....	15	Kumar, Tushar.....	21
De Vera Martín, Violeta	23	Kun, Andrés.....	12
Decker, Jeffrey L.	11	Langdon, Thomas	21
Dedominicis, Benedict E.	13, 26, 33	Larrañaga Moreno, Mayanyn.....	15
Delgado Rivera, Carmen L.	33	Liao, Kun	29
Di Biase, Giuseppe	11	Liu, Yixin.....	27
Díaz Villarraga, John Milton	27, 28, 32, 33	Livingston, Lynda S.	8
Díaz, Gustavo.....	26, 33	Londoño Aldana, Emperatriz	25
Dissanayake, Amila	29	Luculescu, Alexandra Georgiana.....	21
Dogaru, Mihaela Mirela.....	21, 22	Lunsford, Ryan	22, 25
Duana Ávila, Danae	28	Magaña Medina, Deneb Elí.....	12
Duarte De Luna, Yessica Elizabeth	24		

Maldonado Mera, Betzabé del Rosario	15	Rojas, Miguel	27
Mândricel, Diana Andreea	21, 22	Romero Castillo, Martín	14
Martínez Méndez, Rafaela	14, 32	Romero, Rafael F.	13, 29
Martínez Muñoz, Bernardino	27, 28, 32	Rositas-Martinez, Juan	12
Martínez Muñoz, Enrique	27, 28, 32, 33	Royle, Matthew	10
McCabe, Mary Beth	9	Rubalcava, Arturo.....	8
Merz, Michael.....	22	Ruiz Cuevas, Adrián de Jesús	30
Merz, Miwa.....	9, 22	Ryack, Kenneth	21
Michael Godfrey.....	10	Saito, Masako	11
Miller, Stephanie.....	21	Salazar Herrera, Marina Elizabeth.....	28, 30
Monac, Cosmin-Mihai	22	Sánchez Delgado, Lourdes del Rocío	24
Mondal, Wali.....	30	Selman Soto, Cristian Moisés	27
Montaño Arango, Oscar	27	Sheikh, Aamer	21, 22
Naimi, Linda	8, 10, 12	Silvestri, Antonella	11
Nickerson, David	31, 33	Smith, Matthew G.....	22
Nwafor, Ferdinand.....	31	Smith-Hunter, Andrea	26
Oguro, Yoko	11	Sodjahin, Amos.....	27
Olubodun, Idowu Emmanuel	9	Song, Xiaoxiao.....	11
Oncioiu, Ionica	21, 22	Stewart, Jonathan	8, 11
Opstad, Leiv	29	Stewart, Jonathan D.....	31
Ordóñez Parada, Ana Isabel	10	Tang, Pingping	29
Ortega Flores, María Teresa	14	Terán V., Omar.....	14
Ortiz Cervantes, Benito Roberto.....	24	Thaver, Ranjini.....	8
Ospina-Holguín, Javier Humberto	14	Theodore, John	13
Pace, Lynne M.	21	Tinsley, Michelle	26
Pai, Kalpana	13	Tippens, T. Kyle.....	31
Pantea, Mioara Florina	31	Toney, Philip	29
Parkinson, Alan.....	27, 28, 33	Torres Cuevas, María Elena.....	24
Pérez-Gómez, Pilar	23, 24	Torres Hernández, Eric Arturo	23
Persky, Laura R.....	30	Tseng, Ting-Hsiang	10
Pinnock, Ken.....	30	Urciaga-García, José Isabel	14
Pozniak, Laetitia.....	13	Valdez Gutiérrez, Martha Elena	24
Qj, Wanxia	27	Valdez Juárez, Luis Enrique	14
Quijano García, Román Alberto.....	15	Velasco Aulcy, Lizzette	15
Rad, Dana.....	31	Veltri, Stefania.....	13
Radosavljević, Marija	28	Vera Muñoz, José Gerardo Serafín	32
Ramsern, Atlanta	30	Vera Muñoz, María Antonieta Monserrat.....	32
Rengifo Millán, Maritza.....	23, 24	Vidal Carvajal, raciela de las Mercedes	15
Reyes Real, Oscar Bernardo	15	Walsh, Janet L.	9, 30, 33
Rija, Maurizio.....	12	Wang, Jianfeng.....	29
Ríos Negrón, Luz María	33	Wang, Ya-Hui	9
Rivera Godoy, Jorge Alberto	15, 24	Weaver, Richard	12
Rivera López, Arturo	28, 30	Wulf, Erico.....	10, 14
Robbins, S. Frances.....	22	Wysocki, Danusia	31, 32, 33
Roberts, Jeremy Amshu.....	25	Yaman, Devrim.....	8
Rodales Trujillo, Ma. Hilda	14	Yang, Yi-Fang.....	13
Rodríguez Esquivel, María Angélica	24	Zavaleta Herrera, Sandra Beatriz.....	24

UNIVERSITIES, INSTITUTIONS AND FIRMS REPRESENTED

Abilene Christian University
American University
Ateneo de Manila University
Aurel Vlaicu University of Arad
Benemerita Universidad Autonoma de Puebla
Benemerita Universidad Autonoma de Puebla
Benemérita Universidad Autónoma de Puebla
Bethune-Cookman University
Birchtree Global, LLC
Birchtree Global, LLC
Boston Oncology, LLC
Bradley University
Broward College
Bucharest University of Economic Studies
California State University - Chico
Central State University
Central Washington University
Centro Universitario UAEM Amecameca
Champlain College
Chang Jung Christian University
Chengdu University
Chung Yuan Christian University
Danson Construction, LLC
Dunarea de Jos University of Galati
Eastern Oregon University
Escuela Nacional de Estudios Superiores Unidad León, Universidad Nacional Autónoma de México
Feng Chia University
Imágenes Computarizadas de Guatemala, S.A.
Iona College
Iona College
JDT Management Consultants
Kansai University
Meikai University
Middlesex University
Millersville University of Pennsylvania
National Chin-yi University of Technology
National Institute of Advanced Industrial Science and Technology (AIST)
National University
National University
New York Institute of Technology
North Central College
Northeastern State University
Norwegian University of Science and Technology
Obafemi Awolowo University
Pennsylvania State University
Point Loma Nazarene University
Purdue University
Purdue University
Quinnipiac University
Roger Williams University
Saint Mary's College of California
San Jose State University
Siena College
Southern Illinois University Edwardsville
State University of New York, Utica, NY
Stetson University
Suny Polytechnic Institute
Tecnológico Nacional de México/Instituto Tecnológico de Aguascalientes
Texas Tech. University

The Catholic University of Korea
The Hashemite University
The University of Texas Rio Grande Valley, USA
Titu Maiorescu University
Toronto Metropolitan University
Universidad Ana G. Méndez- Recinto Gurabo
Universidad Autónoma "Benito Juárez" de Oaxaca
Universidad Autónoma de Campeche
Universidad Autónoma de Coahuila
Universidad Autónoma de Nuevo León
Universidad Autónoma de San Luis Potosí
Universidad Autónoma del Estado de Baja California
Universidad Autónoma del Estado de Hidalgo
Universidad Autónoma del Estado de México
Universidad Autónoma Metropolitana
Universidad Benito Juárez México
Universidad de Cartagena
Universidad de Colima
Universidad de La Laguna
Universidad de las Américas
Universidad de Las Fuerzas Armadas ESPE
Universidad de Montemorelos A.C.
Universidad del Valle
Universidad Juárez Autónoma de Tabasco
Universidad La República
Universidad Politécnica de Valencia
Universidad Politecnica del Estado de Morelos
Universidad Popular Autónoma del Estado de Puebla
Universidad Santo Tomás
Universidad Técnica Federico Santa María
Universidad Tecnológica de Puebla
Universidad Tecnológica Regional del Sur
Universidad Veracruzana
Università degli Studi di Roma "La Sapienza"
Universitat de Valencia
Université de Moncton
University "G. D'Annunzio" Chieti and Pescara, Italy
University College London
University of Calabria
University of Colombo
University of Debrecen
University of Denver
University of Illinois Springfield
University of KwaZulu-Natal
University of La Serena
University of Maryland Global Campus
University of Mons
University of New Hampshire
University of Niš, Serbia
University of Puget Sound
University of Regina
University of Science and Technology
University of Surrey
University of the Incarnate Word
University of Toronto
University of Wisconsin Oshkosh
Utica University
Valahia University
Valdosta State University
Washington State University
Wells Fargo Bank, N.A.

West Virginia State University
Western Connecticut State University
Western Michigan University
Western Norway University of Applied Sciences

COUNTRIES REPRESENTED

Belgium
Canada
Chile
Colombia
Ecuador
España
Guatemala
Hungary
Italy
Japan
Korea
México
Nigeria
Norway
Philippines
Puerto Rico
Romania
Serbia
South Africa
South Korea
Spain
Taiwan, R.O.C.
United Arab Emirates
United Kingdom
United States

PUBLICATION OPPORTUNITIES

The International Journal of
R Business and Finance
RESEARCH

The International Journal of Business and Finance Research ISSN 1931-0269

The International Journal of Business and Finance Research (IJBFR) publishes high-quality articles in all areas of finance, accounting and economics. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

IJMMR

INTERNATIONAL JOURNAL OF MANAGEMENT AND MARKETING RESEARCH

International Journal of Management and Marketing Research ISSN 1933-3153

The International Journal of Management and Marketing Research (IJMMR) publishes high-quality articles in all areas of management and marketing. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

Global Journal of
R Business
Research

Global Journal of Business Research
ISSN 1931-0277

The Global Journal of Business Research (GJBR) publishes high-quality articles in all areas of business. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.



Revista Internacional
ADMINISTRACION
& FINANZAS

Revista Internacional Administración y Finanzas ISSN 1933-608X

Revista Internacional Administración y Finanzas (RIAF), a Spanish language Journal, publishes high-quality articles in all areas of business. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

PUBLICATION OPPORTUNITIES

REVIEW of BUSINESS & FINANCE STUDIES

Review of Business & Finance Studies

Review of Business & Finance Studies (ISSN: 2150-3338 print and 2156-8081 online) publishes high-quality studies in all areas of business, finance and related fields. Empirical, and theoretical papers as well as case studies are welcome. Cases can be based on real-world or hypothetical situations.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

Business Education & Accreditation

Business Education and Accreditation (BEA)

Business Education & Accreditation publishes high-quality articles in all areas of business education, curriculum, educational methods, educational administration, advances in educational technology and accreditation. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

Accounting & Taxation

Accounting and Taxation (AT)

Accounting and Taxation (AT) publishes high-quality articles in all areas of accounting, auditing, taxation and related areas. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.

REVISTA GLOBAL de NEGOCIOS

Revista Global de Negocios

Revista Global de Negocios (RGN), a Spanish language Journal, publishes high-quality articles in all areas of business. Theoretical, empirical and applied manuscripts are welcome for publication consideration.

All papers submitted to the Journal are blind reviewed. Visit our website www.theibfr.com/our-journals/ for distribution, listings and ranking information.
